

FAX

PRELIMINARY AMENDMENT

NON-PROVISIONAL APPLICATION # 09/634612

PCT APPLICATION # PCT/US01/09661

PLEASE FORWARD TO

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FAX IS 33 PAGES INCLUDING COVER

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4/21/02

Examiner James Myhre
U.S. Patent Office
Telephone Number (703) 308-7843

Dear Examiner Myhre,

First off, word cannot express the appreciation I have for the guidance and time you have afforded me. Thank you so very much.

This Preliminary Amendment is meant to cover each of these two applications:

- Non-Provisional Application # 09/634612
- PCT Application # PCT/US01/09661

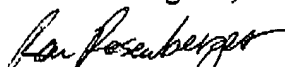
Please let me know if I need to forward an additional copy of amendments for the PCT should this sole copy be deemed insufficient for both.

Some notes about the amended claims contained in this enclosure, which cancel the claims that you currently have. Kindly note that numbers on the new claims will tend to deviate from old claim numbers that I am referring to.

- Old claim 7 has been banished forever.
- Old claim 12 still carries through on the new amendment; even though it has been toppled, I've included it nonetheless because I wasn't exactly sure what to do. Also, I wasn't sure exactly how it affected claim 13.
- Old claims 28 and 29 have been left in for the time being. I understand that there could be ramifications if they aren't cancelled, and I would be willing to cancel them once I had a better grasp of the ramifications.
- I have expounded upon old claim 30, as you will see; again, as in old claims 28 and 29, I understand that there could be some risk that I am not fully aware of.

There are other matters and concerns that I will consult with you directly. I truly value all of the courtesies that you have thus far contributed.

Warmest Regards,


Ron Rosenberger

PRELIMINARY AMENDMENT – USPTO 09/634612-PCT/US01/09661**4/21/02 MARKED-UP COPY****HALFWAY DOWN PAGE ONE****SPECIAL NOTE**

Please note that the terms, “credit card entity”, “card entity” and “card issuer” are deemed to be interchangeable. The aforementioned terms are herein defined to also include any and all credit card related entities that are able to put aspects of this disclosure into practice with regards to any cards that they offer (credit cards, “smart cards”, debit cards, etc.), such as credit card companies, credit card issuers, credit card co-branding partners, credit card affinity card partners, credit card manufacturers, credit card industry consultants, [credit card] third party affiliates that are associated with, retained by, referred by, or linked with credit card entities for the purpose of providing services to cardholders, or that promote and offer card issuers’ [credit] cards to the public in exchange for revenues from card issuers, etc.

1/4 DOWN PAGE 11

Let’s look at the above feature in terms of the Pink Card. In most instances, card statements are cut monthly. Coincidentally, certain self-exams are recommended on a monthly basis, but people don’t always remember to do them. Take the instance of a woman’s monthly breast self-exam. It is recommended that women give themselves a monthly breast examination to aid in the early detection of breast cancer. The Pink Card has a feature on the monthly card statement that includes [a] an automatic reminder for women to give themselves a monthly breast self-exam, so women will hopefully perform breast self-exams more consistently. Starting at certain age milestones, women are advised to receive annual gynecological exams and annual mammograms. These potentially life saving early detection tools are ignored by millions of women for different reasons. Some women simply forget about them, or they lose track of time since their last exam. The Pink Card expects to use its system of health reminders to reduce the oversight on behalf of the cardholders, and hopes to help save lives in the process.

TOP OF PAGE 12

chore (It's my birthday-time to clean the bathroom!). A benefit of the Pink Card is that a woman may select when she wishes to have her examination reminders, and how soon before her examinations she wants to start receiving reminders. Say a woman wants to have her examinations in October. She figures in October there isn't a whole lot going on - no summer vacations or major family holidays, nor is there any ordinary calendar reminder that would make her think "mammogram and gynecological exam". She may set up her statement to remind her that October is her examinations month. This may occur at the time of applying for the card, and may be subsequently revised as the woman sees fit. Although the mammogram reminder and OB/GYN examination reminder in the example shown are grouped together in October, the mammogram and OB/GYN examination may each have its own key month in which to be performed (example: mammogram in April, OB/GYN examination in August). Furthermore, the woman may specify how many months or billing cycles in advance she wants to start receiving "warning" reminders that her "examinations month" is forthcoming. Say the woman chooses to have her reminders begin two months prior to her examinations month. In August, the reminder could be "YOU SHOULD HAVE YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED IN OCTOBER, WHICH IS TWO MONTHS FROM NOW. PLEASE SCHEDULE YOUR APPOINTMENTS IN THE NEAR FUTURE."(FIG.4). In September, it could be "YOU SHOULD HAVE YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED IN OCTOBER, WHICH IS NEXT MONTH. PLEASE SCHEDULE YOUR APPOINTMENTS TODAY IF YOU HAVE NOT ALREADY DONE SO." (FIG.5). In October the confirmation reminder could read as "BEING THAT IT IS NOW OCTOBER, YOU SHOULD HAVE YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED DURING THIS MONTH!!! PLEASE SCHEDULE YOUR APPOINTMENTS TODAY IF YOU HAVE NOT ALREADY DONE SO."(FIG.6). In November, a follow-up reminder could read as "BEING THAT IT IS NOW NOVEMBER, YOU SHOULD HAVE HAD YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED LAST MONTH!!! IF YOU HAD THEM DONE, CONGRATULATIONS!!! IF NOT, PLEASE SCHEDULE YOUR

APPOINTMENTS TODAY.”(FIG.7). Note that in figures 4 through 7, basic cardholder information (in this case, cardholder name information) is used in order to greet the cardholder in a personal and friendly fashion (“HELLO MARY!”).

By allowing the woman the opportunity to express preferences concerning the reminders, tips, and suggestions that she receives, is hoped that the resulting flexibility and versatility of the feature will be viewed as being especially valuable and useful. An extension of this is that if an individual supplies to the card issuer the contact information of a chosen health care professional, along with days and times the individual tends to be available, the credit card entity could actually make the appointment on behalf of the individual for any health appointment, examination or procedure (mammogram, etc.), with a confirmation via mail, fax, e-mail, phone, smartcard reader, etc. The information supplied by the individual would be subsequently revisable by the individual

1/6TH FROM THE TOP OF PAGE 14

The first of these features is where a credit card entity provides comprehensive health related information. The limiting factor is that the information is health related. The card entity could supply information [to cardholders] on any health related topic. For example, the card entity could provide ready information on how to perform a self-examination procedure such as a breast or testicular self-exam. Other information could include a directory of facilities offering procedures (such as mammograms), including information on where to get free or low cost procedures. Also, comprehensive information on the latest treatments for a given disease or affliction may be offered to a cardholder, or to any individual for that matter as a public service. Information may be conveyed to the end user by any means, whether it is person-to-person, hard copy form, e-mail, smartcard reader, website, internet links connecting a card website to a health related website that would contain the pertinent information, etc.

NEAR THE TOP OF PAGE 19

FURTHER EMBODIMENTS

The invention of credit card entities that providing cardholders with reminders, tips, and suggestions that appear directly on the card transaction/activity statement (where embodiments may take on any form, whether printed, online via a website, e-mail, smartcard reader, etc.), or where reminders, tips, and suggestions are included as a separate item in the card transaction/activity statement enclosure, or where the reminders, tips and suggestions may also be presented to the cardholder independently of the card transaction/activity statement by any means such as mail, fax, email, phone, smartcard reader, etc., has the ability to be expounded upon considerably.

Earlier in this disclosure, "Pink" was discussed in depth regarding reminders, tips, and suggestions relating to health; "White" was discussed regarding reminders, tips, and suggestions relating to religion; and "Green" was discussed regarding reminders, tips, and suggestions relating to gardening and planting. It should be obvious that the mechanisms and modus operandi that have been revealed lend themselves to other subject matters beyond the health, religion, and gardening/planting disclosures of "Pink", "White" and "Green" respectively.

In order to be fair to the invention, although specific examples have been presented, there are a multitude of additional subject matters that qualify as being within the range, scope, and spirit of this invention. This invention lends itself to anything that is a reminder, tip, and suggestion that is of a periodic nature, or that occur at a given milestone; whether the reminder, tip, and suggestion is for a *monthly* breast-self exam; a *seasonal* spring planting reminder; an *annual* prostate examination; or colorectal exams or child immunizations that are recommended at certain age *milestones*.

Cardholder information is an important aspect of reminders, tips, and suggestions, and may be broken down into two subcategories: basic cardholder information, and cardholder preferences. Basic cardholder information may comprise basic factual

information about a specific cardholder, or any information that is usable as a means of identification, such as date of birth, gender, address, social security number, profession, credit score, etc. "Cardholder preferences" is information that is submitted by the user that goes beyond the basic facts about the cardholder. There is an interactive component to cardholder preferences information that relies on a particular cardholder actually providing specific information that is much less apparent than basic cardholder information. Cardholder preferences information may be disclosed at any time, whether during the process of applying for a credit card entity's product, or afterwards.

Another term to be discussed is "theme" or topicality for a given set of reminders, tips and suggestions. Themes may be comprised of any topic, from vehicle maintenance, home maintenance, birthdays, special events, etc. The "Pink" Card uses health as a theme, while the "White" and "Green" cards use religion and gardening/planting respectively as themes. On the other hand, it is conceivable that a seemingly hodgepodge and random compilation of reminders, tips and suggestions on a variety of topics, that lacks a singular discernable theme, could actually form a synergy that the end user could consider valuable and useful. Such "non-theme" versions could offer the "cream" of potentially useful reminders, tips, and suggestions.

Using the terminology set forth above, reminders, tips, and suggestions may be considered in three basic embodiments:

1. Reminders, tips, and suggestions that are automatic, general, non cardholder-specific, and do not rely on basic cardholder information or cardholder preferences information.
2. Reminders, tips, and suggestions that make use of basic cardholder information to tailor the reminder information to a given cardholder.
3. Reminders, tips, and suggestions that make use of cardholder preferences information to customize or tailor any or all aspects of reminder information, including (but not limited to) parameters, content, text, etc, where the end result reflects the preferences or desires of the cardholder.

All three embodiments have been illustrated in the previous "Pink" Card section. In accordance with number 1 above, the "Pink" Card's breast self-examination reminder is automatic; every cardholder will receive the automatic breast self-examination reminder, including the unfortunate male souls that unwittingly become cardholders. In accordance with number 2 above, in the drawings sections, Figures 4 through 7 featuring "Pink" Card reminders show a very hearty "Hello Mary!" greeting to the cardholder, thus demonstrating the use of basic cardholder information (in this case, cardholder name information) to tailor the reminders, tips, and suggestions to the cardholder. Per number 3 above, the "Pink" Card uses cardholder preferences information to customize or tailor parameters regarding the month or billing cycle that is desired for the culmination of the mammogram and/or OB/GYN examination reminders. Cardholder preferences information is also used in determining how many months or billing cycles in advanced a given cardholder wishes to begin receiving reminders prior to the mammogram and/or OB/GYN examination "months". As it may be seen from the "Pink" Card example, it is possible to use all three of the abovementioned embodiments in a single "set" of reminders, tips, or suggestions; although, as one may imagine, any of the disclosed embodiments may be used singularly or in multiples, and in any combination or permutation, for a given set of reminders, tips, and suggestions.

For illustration purposes, let us look at an example where a cardholder submits cardholder preferences information that will be used to customize or tailor numerous aspects of reminder information, such as parameters, content, and text, per the above embodiment #3. The example will feature both "theme" and "non-theme" related reminder items. Following thereafter will be the resulting reminder, with reminders, tips, and suggestions that not only shows the cardholder preferences information submitted by the cardholder (embodiment #3), but will also show features of embodiments #1 and #2, and will thus be labeled accordingly.

FILE MAINTENANCE FOR YOUR PERSONAL REMINDERS

NUMBER OF MONTHS OR BILLING CYCLES IN ADVANCE THAT YOU WOULD LIKE TO HAVE REMINDERS APPEAR ON YOUR BILLING STATEMENT (minimum 2 / maximum 12) -- 2

(Example: Selecting "2" will have January and February reminders appear on the transaction statement that you receive in January.

DISCLAIMER – While we the card issuer will do everything in our power to make sure that reminders are received in a timely and accurate fashion, the cardholder agrees as a condition of using this reminder feature to hold the card issuer harmless in the event that damages arise through the failure of the card issuer to remit reminders to the cardholder, regardless of reason or circumstance.

<u>PERSONAL CALENDAR</u>			
<u>MONTH</u>	<u>DATE</u> (Must be entered)	<u>REMIND</u> <u>EVERY</u> <u>YEAR?</u>	<u>OCCASION (Reminders will appear exactly as you enter them in this column)</u>
<u>JANUARY</u>	<u>9</u>	<u>No</u>	<u>Art gallery opening</u>
<u>FEBRUARY</u>	<u>10</u>	<u>Yes</u>	<u>Ted and Jill's wedding anniversary</u>
<u>MARCH</u>	<u>15</u>	<u>No</u>	<u>Katie's junior prom</u>
<u>APRIL</u>	<u>15</u>	<u>Yes</u>	<u>Taxes due</u>
	<u>30</u>	<u>No</u>	<u>Museum Trip</u>
<u>MAY</u>	<u>3</u>	<u>No</u>	<u>Katie's SATs</u>
<u>JUNE</u>	<u>7</u>	<u>Yes</u>	<u>Wedding Anniversary</u>
<u>JULY</u>	<u>4</u>	<u>Yes</u>	<u>Independence Day</u>
	<u>12</u>	<u>No</u>	<u>Smith family reunion</u>
<u>AUGUST</u>	<u>---</u>	<u>---</u>	
<u>SEPTEMBER</u>	<u>3</u>	<u>No</u>	<u>First day of school</u>
	<u>15</u>	<u>Yes</u>	<u>Anniversary with the company</u>
<u>OCTOBER</u>	<u>31</u>	<u>No</u>	<u>Halloween benefit ball</u>
<u>NOVEMBER</u>	<u>24</u>	<u>No</u>	<u>Macy's Thanksgiving Parade NYC</u>
<u>DECEMBER</u>	<u>25</u>	<u>Yes</u>	<u>Christmas</u>

<u>BIRTHDAY LIST</u>		<u>VEHICLE STATE INSPECTION DUE DATE LIST</u>	
<u>DATE OF BIRTH</u> <u>Month/Date/Year</u>	<u>NAME</u> (Enter as you wish to appear)	<u>TYPE OF VEHICLE</u> (Enter as you wish to appear)	<u>DATE DUE</u> <u>Month/Date</u>
<u>01/17/27</u>	<u>Grandma Smith</u>	<u>1999 Toyota Camry</u>	<u>02/28</u>
<u>02/05/55</u>	<u>Bob</u>	<u>1997 Honda Accord</u>	<u>09/31</u>
<u>04/19/83</u>	<u>Katie</u>		
<u>09/22/81</u>	<u>Dave</u>		

HEALTH REMINDERS	
Enter the number of the month you would like to be reminded to have your mammogram and OB/GYN examination. Should you not enter a number, you will automatically receive the reminder during the month of your birthday. (Example: March = 3)	10
Enter the total number of months notice that you would like to be reminded of your mammogram and OB/GYN examination. Should you not enter a number, you will automatically receive two months notice. (Example: 3 months notice will remind you of your March mammogram and OB/GYN exam during the months of January, February, and March)	3
Any health related reminders or appointments that you would like to be reminded of? Enter them below as you would like for them to appear on your reminders, and enter the number of the month that you would like to receive the reminder in the right hand column (Example: March =3)	
Dentist appointment 9/17, 7 PM	9

Here is the resulting list of reminders, tips, and suggestions, using September 2000 as the month of the statement that the reminders appear on, observing the two month or billing cycle parameter specified above that will show reminders for September and October.

Due to the extraordinary range of cardholder preferences information (personal calendar, birthdays, vehicle maintenance, and health), some may consider this example to be a "multi-theme" version, while others could consider this to be a "non-theme" one. For clarity's sake, the reminders that use cardholder preferences will be labeled regarding each reminder's theme, while other things that may appear will be labeled as either "theme" or "non-theme"; also, embodiments will also be referenced by number.

- "From your Personal Calendar: September 3rd - First day of school
September 15th - Anniversary with the company
October 31st - Halloween benefit ball"

(Personal Calendar "theme"; embodiment #3 using cardholder preferences information)

- "Don't forget Dave's 19th Birthday on September 22nd!"

(Birthday List "theme"; embodiment #3 using cardholder preferences information; note also that because Dave's date of birth was disclosed, the reminder was able to mention that September 22nd is actually Dave's 19th Birthday, which personalizes the information even more.)

- "The state inspection on your 1997 Honda Accord is due on September 31st."
- "Don't forget to check your tire pressure"
- "Being that you live in an area that is subject to harsh winter weather, make sure you make preparations. A special vehicle winter weather check list will be included in your next month's reminders, so be sure to look for it"

(Vehicle maintenance "theme"; state inspection reminder is embodiment #3 using cardholder preferences information; tire pressure reminder is embodiment #1 in that it is an automatic message that could apply to anybody; winter weather warning is embodiment #2 that uses basic cardholder information (which in this case is the address/region of the cardholder) to tailor what could be considered as an otherwise automatic message to the cardholder).

- "Mary, don't forget that you should have your mammogram and your OB/GYN examinations performed in October, which is next month. Please schedule your appointments today if you have not already done so."
- "Don't forget to perform your monthly breast self-examination this month"
- "Dentist appointment 9/17, 7PM"

(Health "theme"; mammogram and OB/GYN reminder is embodiment #3 using cardholder preferences information; the breast self-examination reminder in this case is embodiment #1 in that it is an automatic message; however, if it was an automatic message tailored to the fact that the cardholder is female, it would be an embodiment #2

that used basic cardholder information to determine the gender of the cardholder; dentist appointment is embodiment #3 using cardholder preferences information).

- "September 1st is Labor Day"
- "Quarterly federal taxes are due by September 16th, if you must file quarterly"
- "September 23rd is the first day of Fall"
- "Halloween is October 31st"
- "If you're out driving on Halloween, be careful of all the little ghosts and goblins that are out for "trick or treat!"

("Non-theme" general reminders; all may be considered as embodiment #1 in that they are general, automatic messages).

As may be seen, the three disclosed embodiments work quite well with each other when combined, and are capable of covering a great deal of range, especially when limitations regarding topicality are relaxed or removed.

[Other card and related services "themes" for the invention could be where reminders, tips, and suggestions provide for a list of birthdays and/or holidays that are coming up; annual and/or quarterly tax due date reminders, tips and suggestions; vehicle maintenance reminders, tips, and suggestions, (such as for due dates of vehicle state inspections, seasonal car winterizing reminders, tire pressure checks, oil changes, etc.); home related reminders, tips, and suggestions (upcoming daylight savings time changes, smoke alarm checks, heating system checks, air conditioning system checks, fireplace inspections, etc.); vacation planning reminders, tips, and suggestions; astrological reminders, tips and suggestions; celestial/astronomical reminders, tips and suggestions; and so on.]

[As in the case of the "Pink" card, where cardholder supplies information regarding preferences such as which month or billing cycle they wish to have their mammogram and/or gynecological exams cycle around, or where the "White" cardholder specifies his or her religion denomination to obtain the appropriate holiday/holyday reminders tips and

suggestions, cardholders would be afforded the opportunity to supply, say, a list of birthdays, so that during a given month, a list of impending birthdays would be supplied to the cardholder by the card issuer. As one may imagine, it is possible for this invention to be implemented in a myriad of ways.]

A distinction must be made in that the information presented by the credit card entity as a reminder, tip or suggestion is not intended to include things such as sales promotions that are related to the core business that a card issuer may represent. For example, a co-branded credit card for an automotive parts merchant that mentions a sale or promotion in its card statement enclosure (buy three tires, get one free) would not be in the spirit of this disclosure of reminders, tips and suggestions; however, reminding people to check their tire pressure or winterize their car would be in the spirit of this disclosure. Also, another distinction is that the reminder, tip or suggestion would in no way have anything to do with the card matters at hand. For example, receiving a reminder that a stiff late fee will be levied if the cardholder fails to make a timely payment would not have any bearing on this disclosure, while reminding somebody to get a dental checkup, being that a dental checkup reminder is in no way related to card matters, would have ramifications with regards to this disclosure.

PRELIMINARY AMENDMENT- USPTO 09/634612-PCT/US01/09661
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SPECIAL NOTE

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ONE QUARTER DOWN PAGE 11

Let's look at the above feature in terms of the Pink Card. In most instances, card statements are cut monthly. Coincidentally, certain self-exams are recommended on a monthly basis, but people don't always remember to do them. Take the instance of a woman's monthly breast self-exam. It is recommended that women give themselves a monthly breast examination to aid in the early detection of breast cancer. The Pink Card has a feature on the monthly card statement that includes an automatic reminder for women to give themselves a monthly breast self-exam, so women will hopefully perform breast self-exams more consistently. Starting at certain age milestones, women are advised to receive annual gynecological exams and annual mammograms. These potentially life saving early detection tools are ignored by millions of women for different reasons. Some women simply forget about them, or they lose track of time since their last exam. The Pink Card expects to use its system of health reminders to reduce the oversight on behalf of the cardholders, and hopes to help save lives in the process.

TOP OF PAGE 12

chore (It's my birthday-time to clean the bathroom!). A benefit of the Pink Card is that a woman may select when she wishes to have her examination reminders, and how soon before her examinations she wants to start receiving reminders. Say a woman wants to have her examinations in October. She figures in October there isn't a whole lot going on - no summer vacations or major family holidays, nor is there any ordinary calendar reminder that would make her think "mammogram and gynecological exam". She may set up her statement to remind her that October is her examinations month. This may occur at the time of applying for the card, and may be subsequently revised as the woman sees fit. Although the mammogram reminder and OB/GYN examination reminder in the example shown are grouped together in October, the mammogram and OB/GYN examination may each have its own key month in which to be performed (example: mammogram in April, OB/GYN examination in August). Furthermore, the woman may specify how many months or billing cycles in advance she wants to start receiving "warning" reminders that her "examinations month" is forthcoming. Say the woman chooses to have her reminders begin two months prior to her examinations month. In August, the reminder could be "YOU SHOULD HAVE YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED IN OCTOBER, WHICH IS TWO MONTHS FROM NOW. PLEASE SCHEDULE YOUR APPOINTMENTS IN THE NEAR FUTURE."(FIG.4). In September, it could be "YOU SHOULD HAVE YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED IN OCTOBER, WHICH IS NEXT MONTH. PLEASE SCHEDULE YOUR APPOINTMENTS TODAY IF YOU HAVE NOT ALREADY DONE SO." (FIG.5). In October the confirmation reminder could read as "BEING THAT IT IS NOW OCTOBER, YOU SHOULD HAVE YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED DURING THIS MONTH!!! PLEASE SCHEDULE YOUR APPOINTMENTS TODAY IF YOU HAVE NOT ALREADY DONE SO."(FIG.6). In November, a follow-up reminder could read as "BEING THAT IT IS NOW NOVEMBER, YOU SHOULD HAVE HAD YOUR MAMMOGRAM AND YOUR OB/GYN EXAMINATIONS PERFORMED LAST MONTH!!! IF YOU HAD THEM DONE, CONGRATULATIONS!!! IF NOT, PLEASE SCHEDULE YOUR

APPOINTMENTS TODAY.”(FIG.7). Note that in figures 4 through 7, basic cardholder information (in this case, cardholder name information) is used in order to greet the cardholder in a personal and friendly fashion (“HELLO MARY!”).

By allowing the woman the opportunity to express preferences concerning the reminders, tips, and suggestions that she receives, is hoped that the resulting flexibility and versatility of the feature will be viewed as being especially valuable and useful. An extension of this is that if an individual supplies to the card issuer the contact information of a chosen health care professional, along with days and times the individual tends to be available, the credit card entity could actually make the appointment on behalf of the individual for any health appointment, examination or procedure (mammogram, etc.), with a confirmation via mail, fax, e-mail, phone, smartcard reader, etc. The information supplied by the individual would be subsequently revisable by the individual.

1/6TH FROM THE TOP OF PAGE 14

The first of these features is where a credit card entity provides comprehensive health related information. The limiting factor is that the information is health related. The card entity could supply information on any health related topic. For example, the card entity could provide ready information on how to perform a self-examination procedure such as a breast or testicular self-exam. Other information could include a directory of facilities offering procedures (such as mammograms), including information on where to get free or low cost procedures. Also, comprehensive information on the latest treatments for a given disease or affliction may be offered to a cardholder, or to any individual for that matter as a public service. Information may be conveyed to the end user by any means, whether it is person-to-person, hard copy form, e-mail, smartcard reader, website, internet links connecting a card website to a health related website that would contain the pertinent information, etc.

NEAR THE TOP OF PAGE 19FURTHER EMBODIMENTS

The invention of credit card entities that providing cardholders with reminders, tips, and suggestions that appear directly on the card transaction/activity statement (where embodiments may take on any form, whether printed, online via a website, e-mail, smartcard reader, etc.), or where reminders, tips, and suggestions are included as a separate item in the card transaction/activity statement enclosure, or where the reminders, tips and suggestions may also be presented to the cardholder independently of the card transaction/activity statement by any means such as mail, fax, email, phone, smartcard reader, etc., has the ability to be expounded upon considerably.

Earlier in this disclosure, "Pink" was discussed in depth regarding reminders, tips, and suggestions relating to health; "White" was discussed regarding reminders, tips, and suggestions relating to religion; and "Green" was discussed regarding reminders, tips, and suggestions relating to gardening and planting. It should be obvious that the mechanisms and modus operandi that have been revealed lend themselves to other subject matters beyond the health, religion, and gardening/planting disclosures of "Pink", "White" and "Green" respectively.

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information about a specific cardholder, or any information that is usable as a means of identification, such as date of birth, gender, address, social security number, profession, credit score, etc. "Cardholder preferences" is information that is submitted by the user that goes beyond the basic facts about the cardholder. There is an interactive component to cardholder preferences information that relies on a particular cardholder actually providing specific information that is much less apparent than basic cardholder information. Cardholder preferences information may be disclosed at any time, whether during the process of applying for a credit card entity's product, or afterwards.

Another term to be discussed is "theme" or topicality for a given set of reminders, tips and suggestions. Themes may be comprised of any topic, from vehicle maintenance, home maintenance, birthdays, special events, etc. The "Pink" Card uses health as a theme, while the "White" and "Green" cards use religion and gardening/planting respectively as themes. On the other hand, it is conceivable that a seemingly hodgepodge and random compilation of reminders, tips and suggestions on a variety of topics, that lacks a singular discernable theme, could actually form a synergy that the end user could consider valuable and useful. Such "non-theme" versions could offer the "cream" of potentially useful reminders, tips, and suggestions.

Using the terminology set forth above, reminders, tips, and suggestions may be considered in three basic embodiments:

1. Reminders, tips, and suggestions that are automatic, general, non cardholder-specific, and do not rely on basic cardholder information or cardholder preferences information.
2. Reminders, tips, and suggestions that make use of basic cardholder information to tailor the reminder information to a given cardholder.
3. Reminders, tips, and suggestions that make use of cardholder preferences information to customize or tailor any or all aspects of reminder information, including (but not limited to) parameters, content, text, etc, where the end result reflects the preferences or desires of the cardholder.

All three embodiments have been illustrated in the previous "Pink" Card section. In accordance with number 1 above, the "Pink" Card's breast self-examination reminder is automatic; every cardholder will receive the automatic breast self-examination reminder, including the unfortunate male souls that unwittingly become cardholders. In accordance with number 2 above, in the drawings sections, Figures 4 through 7 featuring "Pink" Card reminders show a very hearty "Hello Mary!" greeting to the cardholder, thus demonstrating the use of basic cardholder information (in this case, cardholder name information) to tailor the reminders, tips, and suggestions to the cardholder. Per number 3 above, the "Pink" Card uses cardholder preferences information to customize or tailor parameters regarding the month or billing cycle that is desired for the culmination of the mammogram and/or OB/GYN examination reminders. Cardholder preferences information is also used in determining how many months or billing cycles in advanced a given cardholder wishes to begin receiving reminders prior to the mammogram and/or OB/GYN examination "months". As it may be seen from the "Pink" Card example, it is possible to use all three of the abovementioned embodiments in a single "set" of reminders, tips, or suggestions; although, as one may imagine, any of the disclosed embodiments may be used singularly or in multiples, and in any combination or permutation, for a given set of reminders, tips, and suggestions.

For illustration purposes, let us look at an example where a cardholder submits cardholder preferences information that will be used to customize or tailor numerous aspects of reminder information, such as parameters, content, and text, per the above embodiment #3. The example will feature both "theme" and "non-theme" related reminder items. Following thereafter will be the resulting reminder, with reminders, tips, and suggestions that not only shows the cardholder preferences information submitted by the cardholder (embodiment #3), but will also show features of embodiments #1 and #2, and will thus be labeled accordingly.

FILE MAINTENANCE FOR YOUR PERSONAL REMINDERS

NUMBER OF MONTHS OR BILLING CYCLES IN ADVANCE THAT YOU WOULD LIKE TO HAVE REMINDERS APPEAR ON YOUR BILLING STATEMENT (minimum 2 / maximum 12) – 2

(Example: Selecting "2" will have January and February reminders appear on the transaction statement that you receive in January.

DISCLAIMER – While we the card issuer will do everything in our power to make sure that reminders are received in a timely and accurate fashion, the cardholder agrees as a condition of using this reminder feature to hold the card issuer harmless in the event that damages arise through the failure of the card issuer to remit reminders to the cardholder, regardless of reason or circumstance.

PERSONAL CALENDAR			
MONTH	DATE (Must be entered)	REMIN EVERY YEAR?	OCCASION (Reminders will appear exactly as you enter them in this column)
JANUARY	9	No	Art gallery opening
FEBRUARY	10	Yes	Ted and Jill's wedding anniversary
MARCH	15	No	Katie's junior prom
APRIL	15	Yes	Taxes due
	30	No	Museum Trip
MAY	3	No	Katie's SATs
JUNE	7	Yes	Wedding Anniversary
JULY	4	Yes	Independence Day
	12	No	Smith family reunion
AUGUST	---	---	
SEPTEMBER	3	No	First day of school
	15	Yes	Anniversary with the company
OCTOBER	31	No	Halloween benefit ball
NOVEMBER	24	No	Macy's Thanksgiving Parade NYC
DECEMBER	25	Yes	Christmas

BIRTHDAY LIST		VEHICLE STATE INSPECTION DUE DATE LIST	
DATE OF BIRTH Month/Date/Year	NAME (Enter as you wish to appear)	TYPE OF VEHICLE (Enter as you wish to appear)	DATE DUE Month/Date
01/17/27	Grandma Smith	1999 Toyota Camry	02/28
02/05/55	Bob	1997 Honda Accord	09/31
04/19/83	Katie		
09/22/81	Dave		

HEALTH REMINDERS	
Enter the number of the month you would like to be reminded to have your mammogram and OB/GYN examination. Should you not enter a number, you will automatically receive the reminder during the month of your birthday. (Example: March = 3)	10
Enter the total number of months notice that you would like to be reminded of your mammogram and OB/GYN examination. Should you not enter a number, you will automatically receive two months notice. (Example: 3 months notice will remind you of your March mammogram and OB/GYN exam during the months of January, February, and March)	3
Any health related reminders or appointments that you would like to be reminded of? Enter them below as you would like for them to appear on your reminders, and enter the number of the month that you would like to receive the reminder in the right hand column (Example: March =3)	
Dentist appointment 9/17, 7 PM	9

Here is the resulting list of reminders, tips, and suggestions, using September 2000 as the month of the statement that the reminders appear on, observing the two month or billing cycle parameter specified above that will show reminders for September and October.

Due to the extraordinary range of cardholder preferences information (personal calendar, birthdays, vehicle maintenance, and health), some may consider this example to be a "multi-theme" version, while others could consider this to be a "non-theme" one.

For clarity's sake, the reminders that use cardholder preferences will be labeled regarding each reminder's theme, while other things that may appear will be labeled as either "theme" or "non-theme"; also, embodiments will also be referenced by number.

- "From your Personal Calendar: September 3rd - First day of school
September 15th - Anniversary with the company
October 31st - Halloween benefit ball"

(Personal Calendar "theme"; embodiment #3 using cardholder preferences information)

- "Don't forget Dave's 19th Birthday on September 22nd!"

(Birthday List "theme"; embodiment #3 using cardholder preferences information; note also that because Dave's date of birth was disclosed, the reminder was able to mention that September 22nd is actually Dave's 19th Birthday, which personalizes the information even more.)

- "The state inspection on your 1997 Honda Accord is due on September 31st."
- "Don't forget to check your tire pressure"
- "Being that you live in an area that is subject to harsh winter weather, make sure you make preparations. A special vehicle winter weather check list will be included in your next month's reminders, so be sure to look for it"

(Vehicle maintenance "theme"; state inspection reminder is embodiment #3 using cardholder preferences information; tire pressure reminder is embodiment #1 in that it is an automatic message that could apply to anybody; winter weather warning is embodiment #2 that uses basic cardholder information (which in this case is the address/region of the cardholder) to tailor what could be considered as an otherwise automatic message to the cardholder).

- "Mary, don't forget that you should have your mammogram and your OB/GYN examinations performed in October, which is next month. Please schedule your appointments today if you have not already done so."
- "Don't forget to perform your monthly breast self-examination this month"
- "Dentist appointment 9/17, 7PM"

(Health "theme"; mammogram and OB/GYN reminder is embodiment #3 using cardholder preferences information; the breast self-examination reminder in this case is embodiment #1 in that it is an automatic message; however, if it was an automatic message tailored to the fact that the cardholder is female, it would be an embodiment #2

that used basic cardholder information to determine the gender of the cardholder; dentist appointment is embodiment #3 using cardholder preferences information).

- "September 1st is Labor Day"
- "Quarterly federal taxes are due by September 16th, if you must file quarterly"
- "September 23rd is the first day of Fall"
- "Halloween is October 31st"
- "If you're out driving on Halloween, be careful of all the little ghosts and goblins that are out for "trick or treat!"

("Non-theme" general reminders; all may be considered as embodiment #1 in that they are general, automatic messages).

As may be seen, the three disclosed embodiments work quite well with each other when combined, and are capable of covering a great deal of range, especially when limitations regarding topicality are relaxed or removed.

A distinction must be made in that the information presented by the credit card entity as a reminder, tip or suggestion is not intended to include things such as sales promotions that are related to the core business that a card issuer may represent. For example, a co-branded credit card for an automotive parts merchant that mentions a sale or promotion in its card statement enclosure (buy three tires, get one free) would not be in the spirit of this disclosure of reminders, tips and suggestions; however, reminding people to check their tire pressure or winterize their car would be in the spirit of this disclosure. Also, another distinction is that the reminder, tip or suggestion would in no way have anything to do with the card matters at hand. For example, receiving a reminder that a stiff late fee will be levied if the cardholder fails to make a timely payment would not have any bearing on this disclosure, while reminding somebody to get a dental checkup, being that a dental checkup reminder is in no way related to card matters, would have ramifications with regards to this disclosure.

PRELIMINARY AMENDMENT- USPTO 09/634612-PCT/US01/09661 4/21/02**CLAIMS**

1. Cards and related services that use non-metallic, symbolic colors to target specific demographic groups, including, but not limited to "Lavender", "Pink", "Red", "White", and "Green".
2. Per claim 1, "Lavender" or "Lavender Card" --- card and related services aimed at Gay and Lesbian populations.
3. Per claim 1, "Pink" or "Pink Card" --- card and related services aimed at women, promoting the detection of cancer.
4. Per claim 1, "Red" or "Red Card" --- card and related services aimed at AIDS awareness.
5. Per claim 1, "White" or "White Card" --- card and related services aimed at citizens that are particularly religious.
6. Per claim 1, "Green" or "Green Card" --- card and related services aimed at citizens interested in environmental preservation.
7. Where a credit card entity provides a singular card with a plurality of cardholder names on said card.
8. Per claim 7, where said plurality of cardholder names pertains specifically to a Gay or Lesbian couple.
9. Per claim 7, whereas on the back of said card is a singular signature location reserved for the signature of the sole cardholder who is the actual bearer of said card.
10. Per claim 7, whereas on the back of said card is a plurality of signature locations, where all of the cardholders whose names appear on the face of said card may each have a location for his signature.
11. Where a credit card entity provides a reward program for information leading to the arrest and conviction of perpetrators that are responsible for the death or severe injury of a cardholder.
12. Per claim 11, such as where said credit card entity provides a conduit of information where interested parties may learn of details and reward

information about a deadly or severely injurious crime that has occurred against a cardholder, where said conduit consists of any communicative means such as a website, press release, etc.

13. Where a credit card entity provides a card that has a space, field, or zone located on said card, where said space, field or zone contains any message that is customized, created, selected, or specified by the card applicant.
14. Per claim 13, where said message is a dedication, show of support, or memorial.
15. Where a credit card entity directly provides cardholders with the opportunity to acknowledge or memorialize whatever is appropriate to the situation at hand, whether it is loved ones, a higher power, etc., on a memorial, where said memorial is comprised of any embodiment, whether said memorial is of a physical nature (such as a monument), an online memorial (that would appear on a website), etc.
16. Where a credit card entity indirectly provides cardholders with the opportunity to acknowledge or memorialize whatever is appropriate to the situation at hand, whether it is loved ones, a higher power, etc., on a memorial, where said memorial is comprised of any embodiment, whether said memorial is of a physical nature (such as a monument), an online memorial (that would appear on a website), etc, through the use of a third party, where said third party may be associated with, retained by, referred by, or linked with said credit card entity.
17. Where a credit card entity provides reminders, tips, and suggestions for any health related topic, health related preventive measure, medical check-up, medical exam, or medical procedure, including (but not limited to) monthly breast or testicular self-exam reminders; seasonal skin cancer prevention and screening reminders; annual mammogram, gynecological exam, prostate exam or flu vaccination reminders; and reminders for less frequent procedures such as colorectal exams, bone density screenings or child immunizations, or even health related matters such as dental, vision, pet health, and so on.

18. Per claim 17, where said credit card entity provides said reminders, tips, and suggestions, as well as other health related features, to the general public as a public service.
19. Per claim 17, where said credit card entity provides said reminders, tips and suggestions, as well as other health related features, to cardholders.
20. Per claim 19, where said reminders, tips, and suggestions appear directly on the card transaction/activity statement.
21. Per claim 20, where said reminders, tips, and suggestions that appear on said card transaction/activity statement are detachable from said statement by a perforation, or by any other means that allows for separation, where said reminder portion may be removed from and stored separately from the transaction/activity portion of the card statement.
22. Per claim 19, where said reminders, tips, and suggestions do not appear directly on a card transaction/activity statement but are included as a separate item in the card transaction/activity statement enclosure.
23. Per claim 19, where said reminders, tips, and suggestions, are presented to said cardholders independently of a card transaction/activity statement or a card transaction/activity statement enclosure, and are provided directly by said credit card entity to said cardholders by any means such as mail, fax, e-mail, phone, smartcard reader, etc.
24. Per claim 19, where said reminders, tips, and suggestions, are presented to cardholders independently of a card transaction/activity statement or a card transaction/activity statement enclosure, and are provided indirectly by said credit card entity to said cardholders through the use of a third party, where said third party may be associated with, retained by, referred by, or linked with said credit card entity, where said third party directly provides said reminders, tips, and suggestions to said cardholders by any means such as mail, fax, e-mail, phone, smartcard reader, etc.
25. Per claim 19, where said reminders, tips, and suggestions may be automatic, general, and non cardholder-specific, and do not rely on a given cardholder's basic cardholder information or cardholder preferences information.

26. Per claim 19, where said reminders, tips, and suggestions make use of a given cardholder's basic cardholder information to tailor said reminders, tips, and suggestions.
27. Per claim 19, where said reminders, tips, and suggestions make use of a given cardholder's cardholder preferences information, where said cardholder preferences information may be used to customize or tailor any or all aspects of said reminders, tips, and suggestions, where said aspects include (but are not limited to) parameters, content, text, etc, with the end result reflecting the preferences or desires of said given cardholder.
28. Per claim 19, where said cardholders may specify when to have a reminder remind them about any crucial medical exam or procedure, such as a mammogram, gynecological exam, or prostate exam; for example, choosing to be reminded in October about getting a mammogram during the month of October.
29. Per claim 19, where said cardholders may specify how many months or billing cycles in advance they wish to start receiving "warning" reminders of any impending medical exam or procedure, such as a mammogram, gynecological exam, or prostate exam, thus allowing for plenty of time to schedule the medical appointment; for example, choosing a two month lead will result in receiving "warning" reminders in August and September that will provide a "You should have your mammogram and your OB/GYN examinations performed in October" reminder.
30. Per claim 19, where said cardholders receive a follow-up message/reminder the month or billing cycle after the specified month that any medical exam or procedure was to occur; for example, if October was chosen as the "mammogram-OB/GYN month", November's message may read "Being that it is now November, you should have had your mammogram and your ob/gyn examinations performed last month!!! If you had them done, congratulations!!! If not, please schedule your appointments today."
31. Per claim 19, such as where said credit card entity directly sets up health appointments, examinations, and procedures with said cardholder's appointed

health care professionals, using information provided by said cardholder, on behalf of said cardholder.

32. Per claim 19, such as where said credit card entity indirectly sets up health appointments, examinations, and procedures with said cardholder's appointed health care professionals, using information provided by said cardholder, on behalf of said cardholder, through the use of a third party, where said third party may be associated with, retained by, referred by, or linked with said credit card entity.
33. Per claim 18, such as where said credit card entity directly provides comprehensive information on any health related topic to said public, such as self-examination instructions, directories of facilities that provide procedures along with information on where to get free or low cost procedures, information on the latest treatments for a given disease or affliction, etc, where said public also includes cardholders as well.
34. Per claim 18, such as where said credit card entity indirectly provides comprehensive information on any health related topic to said public, such as self-examination instructions, directories of facilities that provide procedures along with information on where to get free or low cost procedures, information on the latest treatments for a given disease or affliction, etc., where said public also includes cardholders as well, through the use of a third party, where said third party may be associated with, retained by, referred by, or linked with said credit card entity.
35. Per claim 18, such as where said credit card entity directly provides health related mechanisms to assist or comfort members of said public that are afflicted with or affected by any disease or condition, such as "buddy" systems, online chat rooms, support hotlines, support for individuals affected by the loss of a loved one due to any disease, affliction or condition, etc., where said public also includes cardholders as well.
36. Per claim 18, such as where said credit card entity indirectly provides health related mechanisms to assist or comfort members of said public that are afflicted with or affected by any disease or condition, such as "buddy"

systems, online chat rooms, support hotlines, support for individuals affected by the loss of a loved one due to any disease, affliction or condition, etc., where said public also includes cardholders as well, through the use of a third party, where said third party may be associated with, retained by, referred by, or linked with said credit card entity.

37. Per claim 19, such as where said credit card entity provides health related financial disbursements to cardholders that are earmarked for any health related matters, such as providing funding for health related examinations, tests, or procedures (such as mammograms), funding for individuals that become afflicted with a particular disease (such as breast cancer), disbursements to help pay for health insurance premiums, etc.
38. Where a credit card entity provides cardholders with religion related reminders, tips, and suggestions that appear directly on the card transaction/activity statement, or where said reminders, tips, and suggestions are included as a separate item in the card transaction/activity statement enclosure, or where said separate item may also be presented to said cardholders independently of said statement enclosure by any means such as mail, fax, e-mail, phone, smartcard reader, etc.
39. Where a credit card entity provides cardholders with gardening and planting reminders, tips, and suggestions that appear directly on the card transaction/activity statement, or where said reminders, tips, and suggestions are included as a separate item in the card transaction/activity statement enclosure, or where said separate item may also be presented to said cardholders independently of said statement enclosure by any means such as mail, fax, e-mail, phone, smartcard reader, etc.
40. Where a credit card entity provides cardholders with helpful beneficial reminders, tips, and suggestions that are in no way related to and are outside the scope of card matters.
41. Per claim 40, where said reminders, tips, and suggestions appear directly on the card transaction/activity statement.

42. Per claim 41, where said reminders, tips, and suggestions that appear on said card transaction/activity statement are detachable from said statement by a perforation, or by any other means that allows for separation, where said reminder portion may be removed from and stored separately from the transaction/activity portion of the card statement.
43. Per claim 40, where said reminders, tips, and suggestions do not appear directly on a card transaction/activity statement but are included as a separate item in the card transaction/activity statement enclosure.
44. Per claim 40, where said reminders, tips, and suggestions, are presented to said cardholders independently of a card transaction/activity statement or a card transaction/activity statement enclosure, and are provided directly by said credit card entity to said cardholders by any means such as mail, fax, e-mail, phone, smartcard reader, etc.
45. Per claim 40, where said reminders, tips, and suggestions, are presented to cardholders independently of a card transaction/activity statement or a card transaction/activity statement enclosure, and are provided indirectly by said credit card entity to said cardholders through the use of a third party, where said third party may be associated with, retained by, referred by, or linked with said credit card entity, where said third party directly provides said reminders, tips, and suggestions to said cardholders by any means such as mail, fax, e-mail, phone, smartcard reader, etc.
46. Per claim 40, where said reminders, tips, and suggestions may be automatic, general, and non cardholder-specific, and do not rely on a given cardholder's basic cardholder information or cardholder preferences information.
47. Per claim 40, where said reminders, tips, and suggestions make use of a given cardholder's basic cardholder information to tailor said reminders, tips, and suggestions.
48. Per claim 40, where said reminders, tips, and suggestions make use of a given cardholder's cardholder preferences information, where said cardholder preferences information may be used to customize or tailor any or all aspects of said reminders, tips, and suggestions, where said aspects include (but are

not limited to) parameters, content, text, etc, with the end result reflecting the preferences or desires of said given cardholder.

49. Per claim 40, where said reminders, tips, and suggestions consists of a "theme" or topicality pertaining to a particular subject, such as vehicle maintenance, birthdays, home maintenance, etc.
50. Per claim 40, where said reminders, tips, and suggestions consists of an "non-theme" embodiment, with a boundless range of subject matters and intended uses that is limited only by the desires of said credit card entity and/or said cardholders.
51. Where a credit card entity provides cardholders with ongoing periodic descriptive and/or visual updates on projects that are supported through cardholder patronage of a card issuer's card and related services, where said updates appear on a card statement, or through a centrally disseminated conduit of information, such as a website, or through any other media.
52. Where a credit card entity provides cardholders with a cash-back feature that is distributed at the time of spring planting to help cover costs associated with gardening and/or landscaping.